

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Melissa M. Sumar
 Debtor

Case No. 16-12852-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Aug 12, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2016.

db
 13713920 +Melissa M. Sumar, 3 Winding Way, Denver, PA 17517-9164
 13713924 +Ariff Sumar, 10 Overlook Drive, Ephrata, PA 17522-9210
 Computer Credit, Inc., Claim Dept 072500, 640 West Fourth Street, PO Box 5238,
 Winston Salem, NC 27113-5238
 13713925 +D & A Services, 1400 E. Touchy Ave, Suite G, Des Plaines, IL 60018-3305
 13713927 +Hartman Shurr, 1100 Berkshire Blvd, Suite 301, PO Box 5828, Reading, PA 19610-5828
 13746468 +Kathleen Bailey, 605 Elmer Circle, Reading, PA 19605-9120
 13737173 MFS Investment Management, 111 Huntington Ave, Boston, MA 02199-7632
 13713929 +NC Venture I, LP, 4100 Greenbriar, Suite 180, Stafford, TX 77477-3963
 13713930 +Osmer Deming, Esquire, Deming Law Office, 38 North 6th Street, Reading, PA 19601-3523
 13713932 +Premier Capital, LLC, 226 Lowell Street, Wilmington, MA 01887-3074
 13713933 +Reading Hospital, PO Box 16051, Reading, PA 19612-6051
 13713934 Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
 13713935 +Spring Psychology, 2909 Windmill Rd, Reading, PA 19608-1681
 13713937 +Superior Car & Truck Repair, 1255 N. Reading Road, Stevens, PA 17578-9703

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: bankruptcy@phila.gov Aug 13 2016 01:36:23 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 13 2016 01:35:23

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 13 2016 01:35:50 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13713921 EDI: BANKAMER.COM Aug 13 2016 01:18:00 Bank of America, PO Box 982235,
 El Paso, TX 79998-2235

13713922 +E-mail/Text: banko@berkscredit.com Aug 13 2016 01:34:47 Berks Credit Collection,
 P.O. Box 329, Temple, PA 19560-0329

13713923 +E-mail/Text: bankruptcy@cavps.com Aug 13 2016 01:35:45 Calvary Portfolio Service,
 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322

13713928 +EDI: IRS.COM Aug 13 2016 01:18:00 Internal Revenue Service, 600 Arch St.,
 Philadelphia, PA 19106-1695

13713931 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 13 2016 01:35:23 PA Department of Revenue,
 Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946

13713926 EDI: WACHOVIA.COM Aug 13 2016 01:18:00 First Union National Bank, 123 South Broad Street,
 Philadelphia, PA 19109

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13713936 ##+Superior Asset Management, Inc., 1000 Abernathy Road, Suite 165, Atlanta, GA 30328-5612
 TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2016 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor Deutsche Bank National Trust Company et al...
agornall@kmlawgroup.com, bkgroup@kmlawgroup.com
BARRY A. SOLODKY on behalf of Debtor Melissa M. Sumar bsolodky@n-hlaw.com,
mbleacher@n-hlaw.com;dpeiffer@n-hlaw.com;jsimmerok@n-hlaw.com
CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfbis.com
DEMETRIOS TSAROUHIS on behalf of Creditor Premier Capital, LLC tsarouhis@hotmail.com,
noticemebankruptcyfilings@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Melissa M. Sumar</u>	Social Security number or ITIN	xxx-xx-4706
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-12852-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Melissa M. Sumar

8/11/16

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.